

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
HARRISBURG DIVISION**

In re: PATRICK MICHAEL REEDER	§	Case No. 1:20-bk-00997
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 03/14/2020.
- 2) The plan was confirmed on 12/16/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 04/10/2023.
- 6) Number of months from filing or conversion to last payment: 36.
- 7) Number of months case was pending: 42.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$27,930.00.
- 10) Amount of unsecured claims discharged without full payment: \$155,526.55.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor(s)	\$ 33,135.00	
Less amount refunded to debtor(s)	\$ 4.13	
NET RECEIPTS		\$ 33,130.87

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,462.89	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 5,462.89
Attorney fees paid and disclosed by debtor(s):	\$ 1,000.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
JOHN W LHOTA, ESQUIRE	Lgl	0.00	NA	NA	3,000.00	0.00
SHEFFIELD FINANCIAL/BRANCH	Sec	5,170.00	4,802.51	0.00	0.00	0.00
SHEFFIELD FINANCIAL/BRANCH	Sec	3,355.00	3,116.89	0.00	0.00	0.00
HUNTINGTON NATIONAL BANK	Sec	195,420.00	195,584.59	0.00	0.00	0.00
DISCOVER	Uns	15,063.00	15,632.80	15,632.80	2,891.44	0.00
CHASE BANK USA	Uns	0.00	16,592.17	16,592.17	3,068.88	0.00
CHASE BANK USA	Uns	28,153.00	28,325.45	28,325.45	5,239.07	0.00
HUNTINGTON NATIONAL BANK	Sec	101,150.00	101,433.29	0.00	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	327.00	377.79	377.79	69.88	0.00
QUANTUM3 GROUP, LLC	Uns	291.00	311.34	311.34	57.59	0.00
PORTFOLIO RECOVERY	Uns	5,199.00	3,472.19	3,472.19	642.21	0.00
USAA FEDERAL SAVINGS BANK	Uns	28,214.00	28,780.36	28,780.36	5,323.21	0.00
M & T BANK	Uns	9,578.00	9,243.54	9,243.54	1,709.69	0.00
QUANTUM3 GROUP, LLC	Uns	389.00	380.05	380.05	70.30	0.00
QUANTUM3 GROUP, LLC	Uns	2,871.00	3,081.66	3,081.66	569.98	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	473.13	473.13	87.51	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	0.00	409.08	409.08	75.66	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	4,772.00	5,179.35	5,179.35	957.98	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
JEFFERSON CAPITAL SYSTEMS	Uns	5,587.00	5,927.32	5,927.32	1,096.31	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	4,997.00	5,016.31	5,016.31	927.82	0.00
SYNCHRONY BANK	Uns	0.00	5,278.57	5,278.57	976.32	0.00
SYNCHRONY BANK	Uns	1,500.00	1,548.38	1,548.38	286.38	0.00
PORTFOLIO RECOVERY	Uns	15,948.00	16,593.69	16,593.69	3,069.17	0.00
COMMONWEALTH OF	Pri	0.00	707.35	512.56	512.56	0.00
COMMONWEALTH OF	Uns	0.00	707.35	194.79	36.02	0.00
BANK OF MISSOURI	Uns	270.00	NA	NA	0.00	0.00
BARCLAYS BANK	Uns	3,248.00	NA	NA	0.00	0.00
NAVIENT	Uns	3,333.00	NA	NA	0.00	0.00
NAVIENT	Uns	2,960.00	NA	NA	0.00	0.00
NAVIENT	Uns	1,186.00	NA	NA	0.00	0.00
NORTHERN TOOL & EQUIPMENT	Uns	170.00	NA	NA	0.00	0.00
USAA SAVINGS BANK	Uns	24,697.00	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 0.00	\$ 0.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 512.56	\$ 512.56	\$ 0.00
TOTAL PRIORITY:	\$ 512.56	\$ 512.56	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 146,817.97	\$ 27,155.42	\$ 0.00

Disbursements:

Expenses of Administration	\$ 5,462.89	
Disbursements to Creditors	\$ 27,667.98	
TOTAL DISBURSEMENTS:		\$ 33,130.87

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 09/22/2023

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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